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of fertilizers, 200,000 tons nitrogenous and 150,000 tons phosphatic should be allocated annually to plantation crops during the next decade.

Investment and Output Implications

2.152 It is not possible to give any exact figure for total investment needed to carry out the programmes suggested above, as a good deal of investment will be in the nature of improvement of land, better agricultural techniques and shift in cropping pattern, all of which would have to be effected by the individual farmers. However, some rough estimates have been attempted here separately for the field crops and the plantation crops. On the basis of the rough estimates made for individual crops, the total public investment during 1961–71 in the agricultural sector comes to Rs. 142.3 crores, out of which Rs. 50.6 crores will be for plantations. The total private investment suggested is Rs. 185 crores, out of which Rs. 129 crores will be for plantations, and Rs. 56 crores for the other crops. The latter figure has been worked out on the basis of the ratio of private investment to public sector investment in agriculture, as given in the Draft Outline of the Third Five Year Plan of India. Total investment in agricultural sector during the coming decade, therefore, adds up to Rs. 287.3 crores.[1]

2.153 It is even more hazardous to venture an estimate of additional returns from the proposed investment. It may, however, be broadly envisaged that as a result of the shift towards a more value-yielding cropping pattern as well as through increase in the physical yields and extension of area cultivable during the coming decade, the net value contributed by agricultural sector would rise by roughly 75 to 100 per cent.

2.154 The output of foodgrains is expected to increase by 16.28 lakh tons from the present level of 9 lakh tons during the coming decade. By 1960-61, the net value of agricultural output is expected to reach Rs. 174.3 crores (at 1955-56 prices). On the basis of an assumed increase of 75 to 100 per cent during 1961–71, the output from the agricultural sector at 1955-56 prices would be roughly Rs. 300-350 crores. Since the investment required for generating this increase in income has been estimated to be of the order of Rs. 327.3 crores, the marginal capital output ratio in agricultural sector during the coming decade would be between 1.9 to 2.3, depending upon actual, increase in the output of agricultural produce.

[1] The Third Five Year Plan of Kerala, as finally approved by the Planning Commission has allotted Rs. 48.2 crores to the agricultural programmes covering agricultural production, major and minor irrigation, soil conservation, cooperation, community development, panchayats, warehousing, etc. According to NCAER calculations total public sector investment during the coming decade is envisaged to be Rs. 142.3 crores, leaving a balance of Rs. 94 crores for the Fourth Plan. If the targets laid in this Report are to be achieved, investment effort in agricultural sector during the Fourth Plan will have to be considerably stepped up.

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INVESTMENT ESTIMATES

3.36 It is not possible to give the exact extent of investment that would be needed to implement the measures suggested here as the major part of investment would be in the nature of improvement in the rearing conditions, erection of broods, purchase of livestock, poultry, etc., which have to be undertaken by individual farmers themselves. The public sector component of total investment for the programmes suggested in the above pages comes to Rs. 2.7 crores. The major schemes for improvement of cattle, etc., and the likely public sector investment on these is given below:

	Rs. lakhs
Breeding programme	6.76
Veterinary aid	77.30
Poultry Extension Centres	35.73
Dairies (milk-processing units)	145.00
Egg powder factory	3.00
TOTAL	267.81

3.37 Assuming roughly that the proportion between private and public sector investment in the sphere of animal husbandry is the same as in the agricultural sector, private investment by farmers for improvement of livestock and poultry may be taken to be Rs. 3.5 crores. On this basis total investment, therefore, would add up to Rs. 6 crores during the coming decade.

3.38 As a result of the above schemes, it is estimated that milk production will go up by approximately 50 per cent while egg production may even double its present level. Output of milk may, therefore, be expected to be 2·73 lakh tons and that of eggs 400 million by 1970-71. NCAER's population projections estimate the population of Kerala in 1970-71 to be 20.12 million. Consumption of milk by the end of the Fourth Plan is, therefore, likely to be about 2 ozs. per head, if the above measures are effectively implemented.

[Text continues on p 67]

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TABLE 62

EMIGRATION FROM AND IMMIGRATION TO OTHER PARTS OF INDIA

Year	Number of		Percentage of population		
	Immigrants	Emigrants	Immigrants	Emigrants	Balance
1901	82,023	16,346	2.18	0.43	1.75
1911	83,278	26,112	1.91	0.60	1.31
1921	88,603	29,025	1.78	0.58	1.20
1931	164,389	48,503	2.61	0.77	1.84
1951	206,823	205,816	2.25	2.22	0.01

Source: *Census of India, 1951*, Travancore-Cochin, Part 1 A, Report.

TABLE 63

INVESTMENT DURING THE COMING DECADE (1960-61 to 1970-71)

Items	State sector (Rs. crores)	Centre and private (Rs. crores)	Total (Rs. crores)	Percentage share to total investment	Percentage share, All-India Third Plan
1. Agriculture	51.7	56.0	107.7	10.8	
2. Plantations	50.6	129.0	179.6	18.1	
3. Forests	5.7	..	5.7	0.6	20.8
4. Animal Husbandry	2.6	..	2.6	0.3	
5. Fisheries	2.5	8.3	10.8	1.1	
6. Minerals	0.5	0.4	0.9	0.1	
PRIMARY SECTOR	*113.6*	*193.7*	*307.3*	*30.9*	
7. Factory Industries	31.2	114.1	145.3	14.6	
8. Small Scale Sector	14.0	28.0	42.0	4.3	28.8
9. Non-factory Sector	..	19.6	18.6	1.9	
SECONDARY SECTOR	*45.2*	*160.7*	*205.9*	*20.8*	
10. Power	102.0	..	102.0	10.3	9.5
11. Transport	70.0	28.4	98.4	9.9	16.2
12. Social Services	65.0	100.8	165.8*	16.6	16.9
13. Inventories	15.0	60.0	75.0	7.5	7.8
14. Rural Public Works	40.0	..	40.0	4.0	
TERTIARY SECTOR	*292.0*	*189.2*	*481.2*	*48.3*	*50.4*
GRAND TOTAL	450.8	543.6	994.4	100.0	100.0
Loans from State Government to the Private Sector	+47.0	—47.0			
	497.8	496.6			

* Investment in social services has been derived from the Third Plan estimates (all-India) by assuming the same per capita investment as in all-India.

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454 The families which have made savings are very few in proportion to the population both in the 'town' and in the village area. There is a big Nambudiri janmi in the village. He owns very much land which he has sublet and holds the custody of much [428] devaswom land. As the partition of family property does not exist in a Nambudiri family, their property only increases. The joint property system also obtains among the Nayars, but the Nayar families which are well-to-do and have made savings could be numbered on the fingers. The majority of them are poor and many of them occupy themselves in work for wages. The Brahmans other than Nambudiri Brahmans follow the divided property system.* I can only count four or five families which possess wealth to the value of Rs. 10,000 and above and only one or two which have Rs. 20,000. Most of the Brahmans are comparatively poor. Some are engaged in Government service for a paltry pay of Rs. 20 per month or less, and few are able to save much out of this pay.

No more capital is invested in agriculture than is absolutely necessary from year to year, as for replenishing the stock, implements, etc., and clearing the fields of rubbish and making it [312] ready to receive the rains. Bunds are also constructed, to store water in the water course which runs on the north of the village area, by persons whose lands lie near it, but these dams last only during the summer. A few indeed improve their land by digging it, and one or two have made new fields on land previously waste. About one-tenth of the savings could be said to be utilized in these ways. No one invests his earnings in savings banks.

[426] Lending to neighbours is *the* form of investing one's savings, until they come up to a round sum which can be invested in landed property. A few people in the town take advantage of others' difficulties to lend money at exorbitant interest. Many are in debt.

454 All castes and conditions of men try to accumulate their savings
525 by subscribing to a *kuri*. A *kuri* serves the purpose of a savings bank. There are three chief kinds—*bhangati-kuri*, auction-*kuri* and lottery-*kuri*. The first prevails among the lower castes and consists of small subscriptions. The *kuri* is started by a *kuri-muppan* (stake-holder) with a certain specified amount as principal, each member subscribing an equal amount. The stake-holder is entrusted with the task of giving a dinner to all the members, each member contributing two or four annas for the purpose. On the day appointed for the *kuri*, the members bid down the amount and the bidden amount is collected from each of the several members and paid to the bidder. Auction-*kuri* is similar to this, but the dinner is dispensed with and the *kuri* deals with large amounts subscribed by well-to-do men. In a lottery-*kuri*, a number of persons agree that each should subscribe a certain sum of money by periodical instalments and that each in his turn, as determined by lot, should take the whole of the subscription for each instalment, all being returned the amount of their subscriptions and the common fund being lent to each subscriber in turn.

454 Every decent householder among the Brahmans spends some
[301] money (at least Rs. 60) on gold ornaments for his wife or other female relatives. The other castes rarely use gold ornaments or jewellery of any cost.

* [I.e., on the death of a man his property is equally divided among his sons.—Ed.]

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Savings are not invested in industrial undertakings, there being no openings for the same. 454

On the question of rural indebtedness, its causes and extent, much can be written. There has been, I am told, an enormous increase in indebtedness among all classes. Nearly 75 per cent are in debt, especially so the poor agriculturists. The great proportion of small landholders and agricultural workers, the want of diversity of industry and occupation, the rise in the price of commodities, the high usurious interest which a few take for money advanced, the substitution of money for kind in taxes, the high cost of education, lower and higher, to which Brahmans resort now-a-days, the high value which people set on Government service, however small the pay, all these are working, some generally and others in particular cases, to cause and perpetuate rural indebtedness. Co-operative credit societies could do much to help the people out of it. I may also mention that litigation is also responsible. For every paltry difference resort is had to the Munsif's or the Magistrate's Court, as there are no other means of settling such differences. There are nearly twenty-five vakils or pleaders in the Munsif's Court alone who cast nets to earn something by favouring the litigious spirit. Among the Brahmans the 'dowry system' is working some mischief. Every girl has to be given in marriage before her twelfth year and the bridegroom demands a good round sum. Social reformers condemn the system. A redeeming feature of it, viz., that that sum is a substantial help to the bridegroom's costly higher English education is not wholly to be forgotten; and no Brahman stops his education until thrown out by the University or money ceases to be forthcoming. 426 [691] [582] [871]

The proportion of debtors who have liberated themselves from debt may be estimated at nearly a fourth.

Communal village life is unknown in the 'village.' The Brahmans in the 'town' try to revive a 'Samooham' (gathering) but with no success so far. There is no communal property. Separate individual life is the order. The local Muhammadans and Christians keep up a kind of unity within their 'castes' because of their religion and Church. The Hindu temples in the village are managed by the State Government. For every slight improvement in the village the people have to approach the Government. For example, the local tank has been in ruins for the last three or four years; the Government of course helps the people, but the tank is not yet repaired because of official delay and when it is actually done, as was done once a few years back, the contractor earns a good round sum as profit and the work is not properly carried out. 621 653

Temples and festivals.—The annual religious festival in the local temple at Watakanchery town which lasts for five days is conducted by the Government. Rs. 128 and 128 paras of paddy (24 cwt.) are spent; a contractor bids for the sum and he conducts the festival. 796

The people of the village themselves conduct an annual religious festival at a temple nearly three miles to the north by collecting subscriptions. They spend nearly Rs. 300 on the occasion. It is pleasant to witness a procession in Malabar. So many elephants are ornamented and made to stand in array. The number of elephants depends upon the depth of the purse. Drum-beaters

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744 Inspector the outbreak of any epidemic. He makes tours in the villages; the two vaccinators in the taluk are under him. These vaccinators have to make tours in the taluk according to a programme previously laid down by the Sanitary Inspector. Public wells, tanks, cremation grounds, markets, cart-stands, etc., are also under his supervision. All towns which have no town-councils (and our town has not) are under health-officers, the Sub-Assistant Surgeon acting as the Health Officer. He attends to lighting.

625 *Police.*—Police administration is under a Sub-Inspector who has constables under him. He is under a Divisional Inspector (of whom there are three in the State) with a Superintendent of Police above him. There is, as a rule, one Sub-Magistrate for each taluk.

674 The official figures for the detection of crime are available only for a division of which there are three (A, B and C) in the State, and not for a village. The figures for the C Division, in which my village lies, are as follows:—

Cases.						Persons.						Property.					
1913–14.			1914–15.			1913–14.			1914–15.			1913–14.			1914–15.		
Charged.	Detected.	Per cent.	Charged.	Detected.	Per cent.	Tried.	Committed.	Per cent.	Tried.	Committed.	Per cent.	Lost.	Recovered.	Per cent.	Lost.	Recovered.	Per cent.
												Rs.	Rs.		Rs.	Rs.	
165	143	86·6	56	77	80·2	240	192	80	149	91	61	3,762	1,146	30·46	4,372	2,208	50·50

178 *History and Prospects of the village.*—I see no signs of economic improvement in the past; nor is there much deterioration worth speaking about. There has been, however, an increase in population in recent times. There has been no diversity of occupation. The same routine of paddy cultivation goes on with the old primi- •[454] tive tools and implements. Much capital is not invested even for agricultural improvements for the excellent reason that the small landholders who form the majority cannot afford to experiment on a grand scale, and the few big landholders are sleeping partners distributing their holdings to small men for rent. Nevertheless there are opportunities for economic improvement. The establishment of co-operative credit societies is an urgent need. An "Agricultural Society" consisting of members of the occupation could be conveniently started to diffuse modern scientific ideas in agriculture by distributing pamphlets in the vernacular and discussing questions of importance. A little more attention could be given to the rearing of agricultural stock and the use of agricultural implements. As irrigation does not depend for the most part upon wells in our parts, there is no use in multiplying them.

454 People buy land because land is the best form of investment

in their opinion. There are no other investments so secure, and a little land will feed a man and his family even when he is indisposed to work. Again, a certain amount of prestige is attached to a landed proprietor especially when he is a big one, though there is not such adoration as can sometimes be observed in the attitude of the common people towards the Government officials big and small. 454 [556]

There has been a certain dislocation in the labour market on account of the emigration of certain classes of workers to the rubber and other estates recently established in some parts of the State and elsewhere. Their low wages, their low social position, the baits employed, somewhat nefariously, by the recruiting agents, and the grandiose hopes which the workers entertain of the unseen, have all combined to deplete the village of a certain class of workers from agriculture. The wages not only of agricultural labourers, but of all classes of workers, carpenters, masons, bricklayers, coolies, etc., have gone up. Few of the emigrants have returned, and those who return are certainly not very desirous of going back. 464 167

Manual labour is still looked upon as derogatory, and a well-to-do high caste man labouring upon his own compound or his own fields or allowing either his sons or relatives to do the same would be looked upon with contempt. High caste men have always to employ low caste people for any and every work, agricultural or domestic. Skilled work such as carpentry, blacksmithy, masonry, etc., is invariably performed by the particular "castes", which are hereditary and exclusive in character. These occupy a low position in the Hindu hierarchy of caste, but not so low as that other kind of agricultural labourers whom I called "Cherumas" or Pariahs, who occupy the lowest place of all. Each is respectful to his superiors and somewhat exacting to his inferiors, but there is nothing like hatred or dissatisfaction with one's lot in any of the castes. They take it as Nature-given and the social organism works in a smooth fashion, each man having his own work and his own aspirations. Judging from the present state of affairs it is impossible, and I think undesirable, to unsettle this order of things. There is scope however for the diffusion of education and knowledge, for the opening of a diversity of occupation, for infusing better ideals of social life and joint work, for improving agriculture and removing rural indebtedness and providing means of its non-recurrence in the future. But all this requires enlightened and sympathetic workers. 461

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smiths, masons, etc., four annas a day. But a skilful artisan earns 6 annas a day. But these people do not generally work at the customer's house, but they are given orders for the things and when they bring them are paid the price. Sometimes they are given the metal and the wages for each particular kind of work.

The making of ornaments is one of the weaknesses of Indians and consequently goldsmiths are in no difficulty to get work. In Malabar in former days costly ornaments were confined to Brahmans, but nowadays all classes are imitating the Brahmans in that respect. It is to be deplored. The number of goldsmith families has steadily increased from two to seven within ten years. They are always given the metal and given the wages for the particular kind of work, ranging from Re. 1 to Rs. 30 for the most complicated work which may employ one man for a whole month. A ring may cost Rs. 2 in wage. The same is the case of coppersmith. The wages depend upon the art and the size of the vessel. A big vessel may fetch him Rs. 20.

In kind.—The chief labour of the agricultural classes for which wages are paid in kind is the climbing of coconut trees and felling the fruit, and the sowing of paddy. One coconut is given if a man climbs four trees. An ordinary man can climb forty trees a day and he can earn ten coconuts, which according to the present price may bring him 8 annas. This has been the custom for a long time and this rate of wage has shown no sign of improvement since the labourers themselves do not demand more; because the price of coconuts has steadily increased and with that rise their wages also must rise.

The sowing of paddy is generally done by women who receive as wage one-tenth of the quantity of paddy sown.

It may be remarked here that throughout the whole of Malabar the Pariyas and other untouchables such as Cherumas, Nayadis, etc., are always paid 2 Edangalis of paddy for men (1½ Edangalis for women) whatever kind of work they do, per day. This has been their wage from time immemorial.

Current prices of staples.—A bag of rice containing 8 paras * costs Rs. 12-4-0, if of inferior sort, Rs. 10. Fish 1 pie † for five small fishes, salt 2 annas for 1 Madras measure.

It may be noticed here that the Muhammadan and Christian labour costs more than the Hindu labour, since those two classes can perform a greater quantity of work because of their superior physical strength.

Savings and debts.—The number of families which have made savings may be estimated as between 75 and 100, of whom ten to fifteen may be Muhammadans, fifteen to twenty of lower castes, and the remainder of higher castes. But the persons who have lost their money are very numerous, probably between 200 and 300. Some lost through trade, many through litigation. But the primary cause of loss of property is the peculiar tenure of land as explained above. Perhaps all or nearly all the savings of the higher classes are used as loans to neighbours. The amount may be estimated at Rs. 50,000.

About Rs. 2,000 a year is spent on jewellery.

The estimated income from land and from other sources for this village is Rs. 2,50,000 a year for a population of 7,596, out of

* [180 lb.—Ed.]

† [12 pies = 1 anna = 1 *d.*—Ed.]

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434 which Rs. 6,411-7-0 goes as land revenue and another Rs. 3,500 as income-tax to the Government, leaving Rs. 2,40,000 for the village. There are 385 landowners and these people get Rs. 90,000 a year for their land. The amounts earned by the great merchants may be estimated at Rs. 25,000, and this amount is shared by nearly 100 families. This amount largely comes from parts outside the village and by exportation of coconuts. The profits these people get from the village itself are not calculated under this heading since it forms no income to the village. But that may be estimated at Rs. 5,000 only. Thus all that remains to the agricultural classes after deducting the incomes of the landowners and traders, is about Rs. 1,25,000 which must be shared by 805 families of 6,000 people, an average of Rs. 20-13-9 per head per annum. The total earning of an agricultural family on an average comes to nearly Rs. 146
511 a year or Rs. 12-2-8 a month or As. 6-6 a day. Taking a rough estimate of what a family has to spend according to the present standard of living, which is in itself a low one, we may estimate the expense of a family to be at 10 annas a day. From personal experience I have found that the cost of giving artisans working in the house the one meal a day which is customary, is 2 annas per man, we made no difference between their meal and ours. Something, but not much, can be saved on this in quality, and, making all allowances for children, I infer that a family of seven members will have to spend at least 10 annas a day for food or Rs. 228 a year. Making an allowance of Rs. 20 for clothes and for religious and social functions—it is only a small amount for a year—they will have to spend Rs. 248 a year for food, in order to maintain their body and soul without suffering, leaving out of consideration luxuries, pleasure, etc. What do they get now? Only Rs. 146. So what they get is sufficient only for one meal. I was told by the carpenters and blacksmiths who worked in my house that they could not provide themselves with meals during the nights and what they do is only to drink rice water, and even that very rarely. They manage with the meal given from the house and what they get as wage is spent on their wives and children with a small saving for contingencies. This economic suffering is the main cause for the physical deterioration in India, and this is the cause of infant mortality, and this accounts for much of ignorance and filthy and insanitary habits, since with every one first food, then other matters. The case of agricultural people is much worse than artisans; they are paid lower and they are rarely given the one meal in addition as are the artisan class. Ordinary labourers if they do not get work have to starve literally.

●454 It is evident from the previous statement of facts that no money
452 can be saved at the present time by the tenants for agricultural capital, or for manure. Further there is no organized industry of any kind. The oil-pressing and rope-making industries, which are the most important, are carried on with primitive tools which require
452 no capital. It has been already stated that the landowners get Rs. 90,000 a year, of which they spend for their maintenance a sum of nearly Rs. 40,000. The remaining Rs. 50,000 are spent on loans to neighbours, jewellery, house-building, education of their children, charity, religious and social festivities such as marriage. Loans to neighbours take away more than half, education nearly Rs. 10,000, and the rest for the other expenses. Money-lending forms their chief profession These landowners do not lend to the

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agricultural classes but only to the well-to-do and that in a lump sum, such as Rs. 1,000 to Rs. 5,000 or even Rs. 10,000. The chief purposes for which the well-to-do borrow are (1) to displace tenants by paying off the cost of improvement as explained in the introduction on land, (2) in the case of Brahmans for marriage of their daughters, (3) to rich debauchees, and they are not very few, on mortgage of their lands, thus in the end taking away the mortgaged land, (4) to big merchants who carry on the export trade in oil and coconuts and others who are engaged in trade. 452

The passion for jewellery which in former days was present only among Brahmans in Malabar—not so in other districts—is unfortunately spreading among other classes too, and a large amount of money is yearly spent on it. At the present time every man of means will have at least Rs. 200 worth of ornaments and, in a rich man's house, Rs. 5,000 or Rs. 10,000 is the usual amount. The total amount of jewellery may be estimated at Rs. 1,00,000. This is the much talked of 'hoarded wealth' of the village, though the jewels are in daily use and not hidden. Nobody has hidden anything. 301 454

It is not possible to get the exact amount of agricultural indebtedness. I have already stated that the landowners and other rich persons do not lend to the agricultural classes. But who lends to the agricultural classes? The sowcar or the professional money-lender, the middle class man who is not rich but just earns enough for maintenance and some small saving. The number of professional money-lending shops is twelve, and a large number of persons of the middle class are also engaged in the same occupation. A rough estimate of the amount of money lent by the people may be made by a reference to the account books of these money-lenders. They have together lent about Rs. 1,50,000. The money lent by others must amount to more, since they are more lenient than the sowcars, and only when the poor cannot get money from others do they apply to the sowcar. It has been probably estimated at two lakhs. 452

A little explanation of how money is lent may not be out of place here. Suppose a man wants to borrow Rs. 50. The interest that is demanded is 2½ per cent per mensem; there is deducted from the amount lent an allowance called the bank allowance, generally 10 per cent, and also six months' interest or Rs. 6-4-0. So the amount actually paid to the borrower is only Rs. 38-12-0 and he executes a promissory-note for Rs. 50. If a man actually wants Rs. 50 he must incur a debt of Rs. 65. By the third year the man must pay the whole amount and the interest. By that time the total amount would have reached nearly Rs. 90. The poor man is not able to pay the money since the very purpose for which he borrowed is to maintain himself and not for productive purposes. He rewrites the note. For what amount? Rs. 65 plus interest for 2½ years plus compound interest plus bank allowance plus six months' further interest plus a commission (which is a new innovation since last year) mounts up to nearly Rs. 125, i.e., nearly double the original amount. In three years he has paid six months' interest and yet he has to pay double the amount he borrowed. This is an ordinary case, but interest at the rate of 3 or 3½ per cent per mensem is not uncommon. 426

Very few of the poor once in debt ever release themselves. On the other hand the number who are in debt is increasing from year to year. Any amount of money that is in the possession of the

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427 regulations in the sister states of Cochin* and Travancore, which have placed a decided check on the arbitrary dealings of the landlord over the tenant in those countries. The fear of governmental interference in the near future to regulate the relations of the landlord and the tenant (for it is well known that this problem is an old one in Malabar, and even as far back as 1885, the popular administration of Mr. Logan had made a draft regulation on the same subject which was only abandoned for want of adequate support by the country and which formed the basis on which Cochin and Travancore could afterwards proceed) has stimulated the process of converting kanom lands into verumpattam, i.e., tenure at will. By this the jenmi has a double advantage. The lands are under his direct ownership, and as they are given to cultivation by annual contracts, he can at any time refuse, withhold or do what he likes with his lands. The lands also being as it were put to auction, will produce a higher rate of income than would be the case by giving it on kanom tenure. There is also a recent tendency on the part of the jenmi to raise the kanom amounts because in Cochin and Travancore this is made the basis for the regulation of rent. Till now the policy was to give lands on a nominal kanom, the advantage being in the facility with which they might reclaim the lands at pleasure.

241 The Cherumas (the submerged class) are the agricultural
465 labourers who neither own nor rent land. They work for their masters who give them a meagre allowance of 2 edangalis, i.e., 1/5 para (the standard measure) of paddy. With this he supports his wife and family. They are attached to their masters and loath to leave them.

427 Rents are always paid in kind and are high enough particularly in the case of annual holdings. Eighty per cent of the produce will go as rent to the landowner. The sole advantage for which tenants take up lands are, they say, (1) a few days' maintenance after the harvest, (2) the possession of straw, and (3) employment. But sometimes they have to pay rent in money and this is chiefly in seasons of crop failure. This is met in these ways:—(1) Direct borrowing, (2) profit of garden cultivation and (3) the institution of chit-fund,† which is widely prevalent among them.

241 The barber and the washerman of the desam are illustrations
463 of how customary occupations are modified by practical necessity. These people, while they perform their traditional occupations to the society and receive for it the fixed remunerations, have long taken to agriculture as their chief source of income. And they are among the chief farmers. There are two manufacturers of

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*Vide p. 116.

[454]

† [A chit-fund is similar to our Slate-clubs. The members meet periodically, usually every month, and each pays a defined sum into the fund. If it be an 'auction-chit,' the money so collected is given to the member who, not having received it previously, offers to give back the largest amount, e.g., if there be Rs. 100 in the chit, one member may offer to take Rs. 75 only. The remaining Rs. 25 is then divided among the other members. Security is then taken from the recipient of the Rs. 75 that he will continue to pay his monthly contributions till every member has had his turn. In the other variety of chit, the monthly sum is ballotted for. It is the same as Kuri, described on p. 124.—Ed.]

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Wages are paid both in money and in kind; more often in kind since they find it more to their immediate advantage. The rate of wages is two annas six pies or its equivalent in corn at the standard price, for an unskilled labourer; and four and at times five annas for skilled artisans.

The price of paddy varies in different seasons. In the harvest season and sometimes after it, the price ranges between 2½ and 2 paras a rupee. But towards June and July the price goes up to between 1 and 1½ paras a rupee. This is the only food which can be called staple. In times of scarcity the poorer people depend on jack fruits, mango and fish, of which the latter alone need be purchased, and that is cheaper than other foods.

Excepting the jenmis who are large zamindars, there are but six houses which have made savings. The bulk of the families are unable to liberate themselves from the grasp of the creditors.

The capital saved by these families is employed in lending to the needy agriculturists. A microscopically small amount has gone on jewellery among these middle class families, but with the jenmi the case is different. It looks as though the capitalist knows no way to employ his capital except lending to neighbours.

Debt.—The extent of indebtedness cannot be definitely ascertained by enquiry. But from what I have been able to gather from the accounts of two capitalist families, I have been able to make an almost correct estimate of the state of things with the agriculturist. Ranging from Rs. 10 to Rs. 800 one family account consists of the names of thirty debtors from Kothachira. These are all standing debts and the interest on these varies from 9 per cent to 12 per cent. Twelve per cent is the current rate of "polite" interest, as people call it. But there are capitalists who lend money even at 24 and 30 per cent in the neighbourhood. The capital thus employed, however, is not the result of direct saving but is ancestral property bequeathed by their fathers, who were the heads of a jenmi family.

Thus we find that capitalists who have money at all to lend, have got the money by other sources and not by saving. The agriculturist has many difficulties to meet with. He has no land and not enough stock and implements. His family is large and the expense is ordinarily far beyond his income. From his field cultivation, after all expenses have been deducted, he gets very little for himself. The rents are very high. The capital employed in stock is vital to him and yearly his lot is to lose by death of cattle either by disease or by wild beasts. Last year there were two cases of the latter. Those who have garden cultivation have this profit to utilize. But the majority own no gardens. The population has grown but not the means of subsistence, and no family except the few named find it possible to maintain their family purely from the proceeds of their toil. Thus they incur debt, but debt once incurred hangs heavy on the debtor. Not only is he unable to find means to pay the high rate of interest on the previous year's debt, but he must borrow at all costs again if he is to avoid absolute starvation of his family. This is regularly continued. Litigation follows and an additional and unprofitable expense is thus laid on his head. Law interferes and whatever property he has is lost. But the law does not kill the people, and

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563 other work demanding skill or strength is mainly done by them.
463 They handle tools better than the Hindus. A strong Muhammadan coolie will carry sacks of grain of 8 paras weighing 160 lb. a distance of two miles half a dozen times in a day, a Hindu coolie will carry only half a sack.

462 *Women's work.*—In the better class families, especially the Brahman and higher Nayar families, women confine themselves to household business and looking after the children. Among the lower castes they work for their living. They help the men in agricultural work, such as transplanting seedlings, sowing, reaping and threshing. Rice husking is their special occupation, they also carry paddy from place to place on their heads. They are paid less than the men, three edangalis where men get four or five. Children also help in agricultural work and in looking after cattle, sheep and goats. Cheruma women work just like the men and get about the same wages. Some Nayar women go out to work in Brahman families.

435 [262] Rice is the staple food, either by itself or in the form of kanji (a sort of watery gruel). Its price depends on that of paddy. The price of paddy is lowest after the first harvest in September, being 2 to 2½ paras (ten edangalis = one para) for one rupee. In about two months the price rises, and paddy sells at about 1¾ paras for a rupee. With the second harvest in December or January the price again falls, but rises gradually till July or August to its maximum height and grain is only 1·5 to 1·8 paras for a rupee. Towards the end of June 1916 it was only 1·6 for a rupee. Price fluctuations are greater or less according to weather conditions and outside demand. In August 1917 the price was 1·3 paras per rupee, and prices were still rising.

454 Not more than 5 per cent, or 20 families, mostly of the higher classes, have made savings.

Very little money is invested in agricultural or industrial capital of the productive kind except the ordinary farming stock. Some persons (foolishly) invest their money in Kanom land the value of which largely depends on the goodwill of the landlord. Few are rich enough to buy land in absolute ownership.

Savings bank accounts are unknown. No one apparently has any.

426 Loans to neighbours is a popular and common way of utilizing savings, especially loans to agriculturists for short periods on high interest, 12 to 24 per cent. Even higher interest is obtained by speculative loans on grain. Thus before harvest a poor peasant may borrow grain for a month, repaying 102 or 102½ measures for 100 measures borrowed.

301 Most saving families possess some jewellery and other movable
454 goods worth about one-eighth to half of their total capital, an obvious attraction to thieves in former years. The amount of jewellery is deceptive as a test of prosperity.

454 Savings are utilized also for the purchase of houses, gardens, and increased consumption. Under this head should also be mentioned small investments in what are called 'Kuris' (chit-funds).

426 The majority of the villagers are in debt, for smaller or larger
735 amounts. During certain seasons of the year many families